

IN RE:

ROBERT H. OZMUN
PEGGY L. OZMUN
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:21-22389

Chapter 13

Related to Docket No. 42

ORDER OF COURT

AND NOW, this 18th Day of March, 2025, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

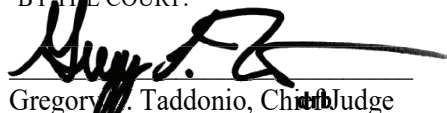
(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:


Gregory J. Taddonio, Clerk
United States Bankruptcy Court

ENTERED BY DEFAULT

In re:
Robert H. Ozmun
Peggy L. Ozmun
Debtors

Case No. 21-22389-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 18, 2025

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Robert H. Ozmun, Peggy L. Ozmun, 104 Shelton Place, Evans City, PA 16033-4724
15428566	Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709
15428567	+ Farmers And Merchants, 222 Market Street, Kittanning, PA 16201-1525
15428574	Northwest Consumer Discount, 265 W Main Street, Saxonburg, PA 16056

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 19 2025 00:41:55	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Mar 19 2025 00:24:00	Peoples Gas Company LLC f/k/a Peoples TWP, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
15428551	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 19 2025 00:28:38	AT&T Universal Citi Card, Attn: Bankruptcy, Po Box 6500, Sioux Falls, SD 57117-6500
15428550	+ Email/PDF: bncnotices@becket-lee.com	Mar 19 2025 00:40:09	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15428558	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 19 2025 00:24:00	Citizens Bank NA, Attn: Bankruptcy, One Citizens Plaza, Providence, RI 02903
15428552	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 19 2025 00:28:52	Capital One, AttnL: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15428553	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 19 2025 00:28:30	Capital One/Youkners, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15428554	+ Email/PDF: ais.chase.ebn@aisinfo.com	Mar 19 2025 00:29:19	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
15428555	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 19 2025 00:29:17	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15428556	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 19 2025 00:40:09	Citibank, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15442338	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 19 2025 00:29:17	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15428557	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 19 2025 00:28:38	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15428559	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 19 2025 00:25:00	Comenity Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15428560	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Mar 18, 2025

Form ID: pdf900

Total Noticed: 50

		Mar 19 2025 00:25:00	Comenity Bank/Talbots, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15428561	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 19 2025 00:25:00	Comenity Capital/Big Lots, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15428562	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 19 2025 00:25:00	Comenity Capital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15428563	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 19 2025 00:25:00	Comenity Capital/Levisa, Po Box 182120, Columbus, OH 43218-2120
15428564	Email/PDF: DellBKNotifications@resurgent.com	Mar 19 2025 00:29:16	Dell Financial Services, Attn: Bankruptcy, Po Box 81577, Austin, TX 78708
15428572	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 19 2025 00:29:01	Macys, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15429760	Email/Text: mrdiscen@discover.com	Mar 19 2025 00:24:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15428565	+ Email/Text: mrdiscen@discover.com	Mar 19 2025 00:24:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15428568	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Mar 19 2025 00:24:00	First National Bank, Attn: Bankruptcy, 3015 Glimcher Blvd., Hermitage, PA 16148-3343
15428569	+ Email/Text: bankruptcy@huntington.com	Mar 19 2025 00:26:00	Huntington National Bank, Attn: Bankruptcy CAS056, 3 Cascade Plaza, #3, Akron, OH 44308-1124
15434730	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Mar 19 2025 00:24:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15436768	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 19 2025 00:29:11	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-5757, Phoenix AZ 85038-9505
15428570	+ Email/Text: PBNCNotifications@peritussservices.com	Mar 19 2025 00:24:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15604155	+ Email/PDF: resurgentbknofications@resurgent.com	Mar 19 2025 00:29:13	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15428571	Email/Text: camanagement@mtb.com	Mar 19 2025 00:25:00	M&T Credit Services, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
15428573	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 19 2025 00:24:00	Mr. Cooper, Attn: Bankruptcy, Po Box 619098, Dallas, TX 75261-9098
15445434	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 19 2025 00:24:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
15445883	^ MEBN	Mar 19 2025 00:17:43	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15428777	^ MEBN	Mar 19 2025 00:17:44	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15428575	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 19 2025 00:29:11	Synchrony Bank/Brooks Bros, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15428576	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 19 2025 00:28:42	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15428577	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 19 2025 00:28:56	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
15428578	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 19 2025 00:28:32	Synchrony Bank/Sams Club, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15428579	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 19 2025 00:28:58	Synchrony Bank/Toro, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Mar 18, 2025

Form ID: pdf900

Total Noticed: 50

15445688	+ Email/Text: bncmail@w-legal.com	Mar 19 2025 00:26:00	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, Seattle, WA 98121-3132
15428582	Email/Text: bankruptcy@td.com	Mar 19 2025 00:26:00	TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut Street Po Box 1377, Lewiston, ME 04243
15433079	^ MEBN	Mar 19 2025 00:17:04	TD Bank, N.A., PO BOX 1931, Burlingame, CA 94011-1931
15428581	+ Email/Text: bncmail@w-legal.com	Mar 19 2025 00:25:00	Target, c/o Financial & Retail Services, PO Box 9475, Minneapolis, MN 55440-9475
15428580	+ Email/Text: bncmail@w-legal.com	Mar 19 2025 00:25:00	Target, c/o Financial & Retail Srvs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
15442586	+ Email/Text: bankruptcy@huntington.com	Mar 19 2025 00:26:00	The Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424
15428584	+ Email/Text: RPSBankruptcyBNCNotification@usbank.com	Mar 19 2025 00:26:00	US Bank/RMS, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201-5229
15428583	+ Email/Text: jsprentz@urc.com	Mar 19 2025 00:27:00	United Refining, Attn: Bankruptcy, 15 Bradley Street, Warren, PA 16365-3299
15428585	+ Email/PDF: Bankruptcynoticehomelending@wellsfargo.com	Mar 19 2025 00:40:43	Wells Fargo Home Mortgage, Po Box 10335, Des Moines, IA 50306-0335

TOTAL: 46

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JPMorgan Chase Bank, N.A.
cr		NATIONSTAR MORTGAGE, LLC
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15435639	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15436901	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

TOTAL: 3 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 20, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 18, 2025 at the address(es) listed below:

Name	Email Address
------	---------------

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Mar 18, 2025

Form ID: pdf900

Total Noticed: 50

Andrew L. Spivack

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper andrew.spivack@brockandscott.com
wbcef@brockandscott.com

Daniel P. Foster

on behalf of Debtor Robert H. Ozmun dan@mrdebtbuster.com
katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

Daniel P. Foster

on behalf of Joint Debtor Peggy L. Ozmun dan@mrdebtbuster.com
katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

Denise Carlon

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper dcarlon@kmlawgroup.com

Mario J. Hanyon

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper wbcef@brockandscott.com mario.hanyon@brockandscott.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Ryan Starks

on behalf of Creditor NATIONSTAR MORTGAGE LLC Ryan.Starks@brockandscott.com, wbcef@brockandscott.com

S. James Wallace

on behalf of Creditor Peoples Gas Company LLC f/k/a Peoples TWP ecfpeoples@grblaw.com
PNGbankruptcy@peoples-gas.com

Stephen Russell Franks

on behalf of Creditor JPMorgan Chase Bank N.A. amps@manleydeas.com

TOTAL: 10